

IN THE UNITED STATE PATENT AND TRADEMARK OFFICE

First Named Inventor: Mark Hoffman
Serial No.: 09/696,762
Filed: October 25, 2000
For: INVESTMENT ADVICE SYSTEMS AND METHODS
Examiner: Nguyen, Nga B.
Art Unit: 3628

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION DATED SEPTEMBER 22, 2006

Sir:

In response to the Office Action dated September 22, 2006, please amend the application as follows and consider the following remarks.

Amendments to the claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks begin on page 11 of this paper.